

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF TENNESSEE
SOUTHERN DIVISION

IN RE:
BETTY SUE HOWARD

Case No.: 13-11877 NWW
Chapter 13

NOTICE OF FINAL CURE PAYMENT

According to Fed. Bankr. Rule 3002.1(f), the Trustee gives notice that the amount required to cure the prepetition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

Part 1: MORTGAGE INFORMATION

Creditor Name: OCWEN LOAN SERVICING, LLC

Court Claim Number: 002 UCI:

Last Four of Account Id Number: 0826

Property Address, if available: 171 HOWARD RD NE

Part 2: CURE AMOUNT

a. Allowed prepetition arrearage:	\$10307.37
b. Prepetition arrearage paid by the Trustee:	\$10307.37
c. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c):	\$500.00
d. Amount of postpetition fees, expenses and charges recoverable under FRBP 3002.1(c) paid by the Trustee:	\$500.00
Total Disbursements by Trustee:	\$58,478.40

Part 3: POST PETITION MORTGAGE PAYMENT

Mortgage is paid thru the Trustee conduit.

Current Monthly Mortgage Payment: \$767.93

Next post-petition payment due: JULY 2018

To the extent that the Debtor is not current as of the date of this notice, the creditor should file a response indicating same.

YOUR RESPONSE IS REQUIRED BY F.R.B.P Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have

paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions. To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this notice sent to debtor(s) and creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: JULY 19, 2018

Respectfully Submitted:

/s/ Kara L. West, Trustee
Kara L. West, Trustee
Standing Chapter 13 Trustee
P.O. Box 511
Chattanooga, TN 37401
(423) 265-2261

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served on the parties listed below

By U.S. Mail as follows:

Debtor: BETTY SUE HOWARD, 171 HOWARD ROAD NE,, CLEVELAND, TN 37312

Creditor: OCWEN LOAN SERVICING, LLC, ATTN: CASHIERING DEPT, 1661 WORTHINGTON RD, STE 100, WEST PALM BEACH, FL 33409-

Creditor Noticing Address: OCWEN LOAN SERVICING LLC ATTN BANKRUPTCY DEPT PO BOX 24605 WEST PALM BEACH, FL 33416-4605

By electronic e-mail to the U.S. Trustee and the Debtor Attorney:

Debtor Attorney: RICHARD L BANKS & ASSOCIATES

Creditor Attorney: SHAPIRO & INGLE LLP

Date: JULY 19, 2018

/s/ DENISE SMITH

Status as of 7/16/2018

13-11877-NWW BETTY SUE HOWARD
171 HOWARD ROAD NE

CLEVELAND TN 37312

Atty: RICHARD L BANKS & ASSOCIATES
Paid/Discharged

C/m Num	Date	Name	Check#	Principal	Int Pd	Total Paid	R	Type
002-0	6/30/2018	OCWEN LOAN SERVICING, LLC	1967492	\$1,345.15	\$0.00	\$1,345.15		
002-0	5/31/2018	OCWEN LOAN SERVICING, LLC	1963167	\$190.71	\$0.00	\$190.71	Y	
002-0	4/30/2018	OCWEN LOAN SERVICING, LLC	1958672	\$15.14	\$0.00	\$15.14	Y	
002-0	3/31/2018	OCWEN LOAN SERVICING, LLC	1954009	\$767.93	\$0.00	\$767.93	Y	
002-0	2/28/2018	OCWEN LOAN SERVICING, LLC	1949288	\$767.93	\$0.00	\$767.93	Y	
002-0	1/31/2018	OCWEN LOAN SERVICING, LLC	1944875	\$767.93	\$0.00	\$767.93	Y	
002-0	12/31/2017	OCWEN LOAN SERVICING, LLC	1940239	\$767.93	\$0.00	\$767.93	Y	
002-0	11/30/2017	OCWEN LOAN SERVICING, LLC	1935734	\$767.93	\$0.00	\$767.93	Y	
002-0	10/31/2017	OCWEN LOAN SERVICING, LLC	1931169	\$767.93	\$0.00	\$767.93	Y	
002-0	9/30/2017	OCWEN LOAN SERVICING, LLC	1926546	\$767.93	\$0.00	\$767.93	Y	
002-0	8/31/2017	OCWEN LOAN SERVICING, LLC	1921864	\$767.93	\$0.00	\$767.93	Y	
002-0	7/31/2017	OCWEN LOAN SERVICING, LLC	1917170	\$767.93	\$0.00	\$767.93	Y	
002-0	6/30/2017	OCWEN LOAN SERVICING, LLC	1912493	\$927.52	\$0.00	\$927.52	Y	
002-0	5/31/2017	OCWEN LOAN SERVICING, LLC	1907736	\$943.20	\$0.00	\$943.20	Y	
002-0	4/30/2017	OCWEN LOAN SERVICING, LLC	1902812	\$943.20	\$0.00	\$943.20	Y	
002-0	3/31/2017	OCWEN LOAN SERVICING, LLC	1898020	\$943.20	\$0.00	\$943.20	Y	
002-0	2/28/2017	OCWEN LOAN SERVICING, LLC	1893049	\$943.20	\$0.00	\$943.20	Y	
002-0	1/31/2017	OCWEN LOAN SERVICING, LLC	1888410	\$943.20	\$0.00	\$943.20	Y	
002-0	12/31/2016	OCWEN LOAN SERVICING, LLC	1883670	\$943.20	\$0.00	\$943.20	Y	
002-0	11/30/2016	OCWEN LOAN SERVICING, LLC	1879015	\$942.01	\$0.00	\$942.01	Y	
002-0	10/31/2016	OCWEN LOAN SERVICING, LLC	1874263	\$952.59	\$0.00	\$952.59	Y	
002-0	9/30/2016	OCWEN LOAN SERVICING, LLC	1869428	\$956.72	\$0.00	\$956.72	Y	
002-0	8/31/2016	OCWEN LOAN SERVICING, LLC	1864581	\$956.72	\$0.00	\$956.72	Y	
002-0	7/31/2016	OCWEN LOAN SERVICING, LLC	1859628	\$956.72	\$0.00	\$956.72	Y	
002-0	6/30/2016	OCWEN LOAN SERVICING, LLC	1854796	\$956.72	\$0.00	\$956.72	Y	
002-0	5/31/2016	OCWEN LOAN SERVICING, LLC	1849821	\$956.72	\$0.00	\$956.72	Y	
002-0	4/30/2016	OCWEN LOAN SERVICING, LLC	1844712	\$956.72	\$0.00	\$956.72	Y	
002-0	3/31/2016	OCWEN LOAN SERVICING, LLC	1839640	\$956.72	\$0.00	\$956.72	Y	
002-0	2/29/2016	OCWEN LOAN SERVICING, LLC	1834242	\$807.87	\$0.00	\$807.87	Y	
002-0	1/31/2016	OCWEN LOAN SERVICING, LLC	1829204	\$807.87	\$0.00	\$807.87	Y	
002-0	12/31/2015	OCWEN LOAN SERVICING, LLC	1824330	\$807.87	\$0.00	\$807.87	Y	
002-0	12/12/2015	OCWEN LOAN SERVICING, LLC	1819391	(\$807.87)	\$0.00	(\$807.87)	Y	Void
002-0	12/12/2015	OCWEN LOAN SERVICING, LLC	1820459	\$807.87	\$0.00	\$807.87	Y	Manual
002-0	11/30/2015	OCWEN LOAN SERVICING, LLC	1819391	\$807.87	\$0.00	\$807.87	Y	
002-0	10/31/2015	OCWEN LOAN SERVICING, LLC	1814433	\$807.87	\$0.00	\$807.87	Y	
002-0	9/30/2015	OCWEN LOAN SERVICING, LLC	1809485	\$810.54	\$0.00	\$810.54	Y	
002-0	8/31/2015	OCWEN LOAN SERVICING, LLC	1804396	\$810.54	\$0.00	\$810.54	Y	
002-0	8/15/2015	OCWEN LOAN SERVICING, LLC	1799324	(\$810.54)	\$0.00	(\$810.54)	Y	Void
002-0	8/15/2015	OCWEN LOAN SERVICING, LLC	1800445	\$810.54	\$0.00	\$810.54	Y	Manual
002-0	7/31/2015	OCWEN LOAN SERVICING, LLC	1799324	\$810.54	\$0.00	\$810.54	Y	
002-0	6/30/2015	OCWEN LOAN SERVICING, LLC	1794279	\$810.54	\$0.00	\$810.54	Y	
002-0	5/31/2015	OCWEN LOAN SERVICING, LLC	1788914	\$810.54	\$0.00	\$810.54	Y	
002-0	4/30/2015	OCWEN LOAN SERVICING, LLC	1783857	\$810.54	\$0.00	\$810.54	Y	
002-0	3/31/2015	OCWEN LOAN SERVICING, LLC	1778260	\$810.54	\$0.00	\$810.54	Y	
002-0	2/28/2015	OCWEN LOAN SERVICING, LLC	1772688	\$849.36	\$0.00	\$849.36	Y	
002-0	1/31/2015	OCWEN LOAN SERVICING, LLC	1767403	\$812.67	\$0.00	\$812.67	Y	
002-0	12/31/2014	OCWEN LOAN SERVICING, LLC	1762259	\$812.67	\$0.00	\$812.67	Y	
002-0	11/30/2014	OCWEN LOAN SERVICING, LLC	1756931	\$812.67	\$0.00	\$812.67	Y	
002-0	10/31/2014	OCWEN LOAN SERVICING, LLC	1751846	\$812.56	\$0.00	\$812.56	Y	
002-0	9/30/2014	OCWEN LOAN SERVICING, LLC	1746510	\$809.96	\$0.00	\$809.96	Y	
002-0	8/31/2014	OCWEN LOAN SERVICING, LLC	1740969	\$809.96	\$0.00	\$809.96	Y	
002-0	8/14/2014	ONEWEST BANK, FSB	1733122	(\$809.96)	\$0.00	(\$809.96)	Y	Void
002-0	8/14/2014	OCWEN LOAN SERVICING, LLC	1736827	\$809.96	\$0.00	\$809.96	Y	Manual
002-0	7/31/2014	ONEWEST BANK, FSB	1733122	\$809.96	\$0.00	\$809.96	Y	
002-0	6/30/2014	ONEWEST BANK, FSB	1727449	\$809.96	\$0.00	\$809.96	Y	
002-0	5/31/2014	ONEWEST BANK, FSB	1721951	\$809.96	\$0.00	\$809.96	Y	
002-0	5/19/2014	ONEWEST BANK, FSB	1716368	(\$809.96)	\$0.00	(\$809.96)	Y	Void
002-0	5/19/2014	ONEWEST BANK, FSB	1720258	\$809.96	\$0.00	\$809.96	Y	Manual
002-0	4/30/2014	ONEWEST BANK, FSB	1716368	\$809.96	\$0.00	\$809.96	Y	
002-0	3/31/2014	ONEWEST BANK, FSB	1713454	\$187.18	\$0.00	\$187.18	Y	

Status as of 7/16/2018

13-11877-NWW BETTY SUE HOWARD
171 HOWARD ROAD NE

CLEVELAND TN 37312

Atty: RICHARD L BANKS & ASSOCIATES
Paid/Discharged

CIm Num	Date	Name	Check#	Principal	Int Pd	Total Paid	R	Type
002-0	3/31/2014	ONEWEST BANK, FSB	1709535	\$1,477.70	\$0.00	\$1,477.70	Y	
002-0	3/6/2014	ONEWEST BANK, FSB	0	(\$811.43)	\$0.00	(\$811.43)	Y	
002-0	2/28/2014	ONEWEST BANK, FSB	1704981	\$811.43	\$0.00	\$811.43	Y	
002-0	1/31/2014	ONEWEST BANK	1699392	\$811.43	\$0.00	\$811.43	Y	
002-0	12/31/2013	ONEWEST BANK	1693892	\$525.50	\$0.00	\$525.50	Y	
002-0	11/30/2013	ONEWEST BANK	1688230	\$408.22	\$0.00	\$408.22	Y	
002-0	10/31/2013	ONEWEST BANK	1677805	\$422.79	\$0.00	\$422.79	Y	
002-0	9/30/2013	ONEWEST BANK	1672096	\$409.65	\$0.00	\$409.65	Y	
002-0	9/16/2013	ONEWEST BANK	1665571	\$409.65	\$0.00	\$409.65	Y	
002-0	9/16/2013	ONEWEST BANK	1664464	(\$409.65)	\$0.00	(\$409.65)	Y	Void
002-0	8/31/2013	ONEWEST BANK	1664464	\$409.65	\$0.00	\$409.65	Y	
002-0	7/31/2013	ONEWEST BANK	1658824	\$705.36	\$0.00	\$705.36	Y	
				\$47,671.03	\$0.00	\$47,671.03		
002-1	11/30/2017	OCWEN LOAN SERVICING, LLC	1935734	\$84.37	\$0.00	\$84.37	Y	
002-1	10/31/2017	OCWEN LOAN SERVICING, LLC	1931169	\$117.00	\$0.00	\$117.00	Y	
002-1	9/30/2017	OCWEN LOAN SERVICING, LLC	1926546	\$117.00	\$0.00	\$117.00	Y	
002-1	8/31/2017	OCWEN LOAN SERVICING, LLC	1921864	\$117.00	\$0.00	\$117.00	Y	
002-1	7/31/2017	OCWEN LOAN SERVICING, LLC	1917170	\$117.00	\$0.00	\$117.00	Y	
002-1	6/30/2017	OCWEN LOAN SERVICING, LLC	1912493	\$130.63	\$0.00	\$130.63	Y	
002-1	5/31/2017	OCWEN LOAN SERVICING, LLC	1907736	\$131.96	\$0.00	\$131.96	Y	
002-1	4/30/2017	OCWEN LOAN SERVICING, LLC	1902812	\$131.96	\$0.00	\$131.96	Y	
002-1	3/31/2017	OCWEN LOAN SERVICING, LLC	1898020	\$131.96	\$0.00	\$131.96	Y	
002-1	2/28/2017	OCWEN LOAN SERVICING, LLC	1893049	\$131.96	\$0.00	\$131.96	Y	
002-1	1/31/2017	OCWEN LOAN SERVICING, LLC	1888410	\$131.96	\$0.00	\$131.96	Y	
002-1	12/31/2016	OCWEN LOAN SERVICING, LLC	1883670	\$131.96	\$0.00	\$131.96	Y	
002-1	11/30/2016	OCWEN LOAN SERVICING, LLC	1879015	\$133.15	\$0.00	\$133.15	Y	
002-1	10/31/2016	OCWEN LOAN SERVICING, LLC	1874263	\$122.57	\$0.00	\$122.57	Y	
002-1	9/30/2016	OCWEN LOAN SERVICING, LLC	1869428	\$122.89	\$0.00	\$122.89	Y	
002-1	8/31/2016	OCWEN LOAN SERVICING, LLC	1864581	\$122.89	\$0.00	\$122.89	Y	
002-1	7/31/2016	OCWEN LOAN SERVICING, LLC	1859628	\$122.89	\$0.00	\$122.89	Y	
002-1	6/30/2016	OCWEN LOAN SERVICING, LLC	1854796	\$122.89	\$0.00	\$122.89	Y	
002-1	5/31/2016	OCWEN LOAN SERVICING, LLC	1849821	\$122.89	\$0.00	\$122.89	Y	
002-1	4/30/2016	OCWEN LOAN SERVICING, LLC	1844712	\$122.89	\$0.00	\$122.89	Y	
002-1	3/31/2016	OCWEN LOAN SERVICING, LLC	1839640	\$122.89	\$0.00	\$122.89	Y	
002-1	2/29/2016	OCWEN LOAN SERVICING, LLC	1834242	\$271.74	\$0.00	\$271.74	Y	
002-1	1/31/2016	OCWEN LOAN SERVICING, LLC	1829204	\$271.74	\$0.00	\$271.74	Y	
002-1	12/31/2015	OCWEN LOAN SERVICING, LLC	1824330	\$271.74	\$0.00	\$271.74	Y	
002-1	12/12/2015	OCWEN LOAN SERVICING, LLC	1819391	(\$271.74)	\$0.00	(\$271.74)	Y	Void
002-1	12/12/2015	OCWEN LOAN SERVICING, LLC	1820459	\$271.74	\$0.00	\$271.74	Y	Manual
002-1	11/30/2015	OCWEN LOAN SERVICING, LLC	1819391	\$271.74	\$0.00	\$271.74	Y	
002-1	10/31/2015	OCWEN LOAN SERVICING, LLC	1814433	\$271.74	\$0.00	\$271.74	Y	
002-1	9/30/2015	OCWEN LOAN SERVICING, LLC	1809485	\$272.41	\$0.00	\$272.41	Y	
002-1	8/31/2015	OCWEN LOAN SERVICING, LLC	1804396	\$272.41	\$0.00	\$272.41	Y	
002-1	8/15/2015	OCWEN LOAN SERVICING, LLC	1799324	(\$272.41)	\$0.00	(\$272.41)	Y	Void
002-1	8/15/2015	OCWEN LOAN SERVICING, LLC	1800445	\$272.41	\$0.00	\$272.41	Y	Manual
002-1	7/31/2015	OCWEN LOAN SERVICING, LLC	1799324	\$272.41	\$0.00	\$272.41	Y	
002-1	6/30/2015	OCWEN LOAN SERVICING, LLC	1794279	\$272.41	\$0.00	\$272.41	Y	
002-1	5/31/2015	OCWEN LOAN SERVICING, LLC	1788914	\$272.41	\$0.00	\$272.41	Y	
002-1	4/30/2015	OCWEN LOAN SERVICING, LLC	1783857	\$272.41	\$0.00	\$272.41	Y	
002-1	3/31/2015	OCWEN LOAN SERVICING, LLC	1778260	\$272.41	\$0.00	\$272.41	Y	
002-1	2/28/2015	OCWEN LOAN SERVICING, LLC	1772688	\$233.59	\$0.00	\$233.59	Y	
002-1	1/31/2015	OCWEN LOAN SERVICING, LLC	1767403	\$270.28	\$0.00	\$270.28	Y	
002-1	12/31/2014	OCWEN LOAN SERVICING, LLC	1762259	\$270.28	\$0.00	\$270.28	Y	
002-1	11/30/2014	OCWEN LOAN SERVICING, LLC	1756931	\$270.28	\$0.00	\$270.28	Y	
002-1	10/31/2014	OCWEN LOAN SERVICING, LLC	1751846	\$270.25	\$0.00	\$270.25	Y	
002-1	9/30/2014	OCWEN LOAN SERVICING, LLC	1746510	\$269.65	\$0.00	\$269.65	Y	
002-1	8/31/2014	OCWEN LOAN SERVICING, LLC	1740969	\$269.65	\$0.00	\$269.65	Y	
002-1	8/14/2014	OCWEN LOAN SERVICING, LLC	1736827	\$269.65	\$0.00	\$269.65	Y	Manual
002-1	8/14/2014	ONEWEST BANK, FSB	1733122	(\$269.65)	\$0.00	(\$269.65)	Y	Void

Status as of 7/16/2018

13-11877-NWW BETTY SUE HOWARD
171 HOWARD ROAD NE

CLEVELAND TN 37312

Atty: RICHARD L BANKS & ASSOCIATES
Paid/Discharged

Clt Num	Date	Name	Check#	Principal	Int Pd	Total Paid	R	Type
002- 1	7/31/2014	ONEWEST BANK, FSB	1733122	\$269.65	\$0.00	\$269.65	Y	
002- 1	6/30/2014	ONEWEST BANK, FSB	1727449	\$269.65	\$0.00	\$269.65	Y	
002- 1	5/31/2014	ONEWEST BANK, FSB	1721951	\$269.65	\$0.00	\$269.65	Y	
002- 1	5/19/2014	ONEWEST BANK, FSB	1720258	\$269.65	\$0.00	\$269.65	Y	Manual
002- 1	5/19/2014	ONEWEST BANK, FSB	1716368	(\$269.65)	\$0.00	(\$269.65)	Y	Void
002- 1	4/30/2014	ONEWEST BANK, FSB	1716368	\$269.65	\$0.00	\$269.65	Y	
002- 1	3/31/2014	ONEWEST BANK, FSB	1709535	\$428.57	\$0.00	\$428.57	Y	
002- 1	3/31/2014	ONEWEST BANK, FSB	1713454	\$65.77	\$0.00	\$65.77	Y	
002- 1	3/6/2014	ONEWEST BANK, FSB	0	(\$268.18)	\$0.00	(\$268.18)	Y	
002- 1	2/28/2014	ONEWEST BANK, FSB	1704981	\$268.19	\$0.00	\$268.19	Y	
002- 1	1/31/2014	ONEWEST BANK	1699392	\$268.18	\$0.00	\$268.18	Y	
002- 1	12/31/2013	ONEWEST BANK	1693892	\$184.66	\$0.00	\$184.66	Y	
002- 1	11/30/2013	ONEWEST BANK	1688230	\$102.38	\$0.00	\$102.38	Y	
002- 1	10/31/2013	ONEWEST BANK	1677805	\$87.81	\$0.00	\$87.81	Y	
002- 1	9/30/2013	ONEWEST BANK	1672096	\$102.73	\$0.00	\$102.73	Y	
002- 1	9/16/2013	ONEWEST BANK	1664464	(\$102.73)	\$0.00	(\$102.73)	Y	Void
002- 1	9/16/2013	ONEWEST BANK	1665571	\$102.73	\$0.00	\$102.73	Y	
002- 1	8/31/2013	ONEWEST BANK	1664464	\$102.73	\$0.00	\$102.73	Y	
002- 1	7/31/2013	ONEWEST BANK	1658824	\$175.67	\$0.00	\$175.67	Y	
				\$10,307.37	\$0.00	\$10,307.37		
		Grand Total		\$57,978.40	\$0.00	\$57,978.40		

Status as of 7/16/2018

13-11877-NWW BETTY SUE HOWARD
171 HOWARD ROAD NE

CLEVELAND TN 37312

Atty: RICHARD L BANKS & ASSOCIATES
Paid/Discharged

CIm Num	Date	Name	Check#	Principal	Int Pd	Total Paid	R	Type
300-0	9/30/2017	PENNYMAC LOAN SERVICES LLC	1926608	\$102.53	\$0.00	\$102.53		Y
300-0	8/31/2017	PENNYMAC LOAN SERVICES LLC	1921918	\$190.23	\$0.00	\$190.23		Y
300-0	7/31/2017	PENNYMAC LOAN SERVICES LLC	1917225	\$190.23	\$0.00	\$190.23		Y
300-0	6/30/2017	PENNYMAC LOAN SERVICES LLC	1912552	\$17.01	\$0.00	\$17.01		Y
				\$500.00	\$0.00	\$500.00		
		Grand Total		\$500.00	\$0.00	\$500.00		